IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:) Confirmation No.: 8098
	Kitchen, et al.)
Serial No.	09/867,588) Examiner: S. Wasylchak
Filed:	May 31, 2001)) Art Unit: 3624
For:	Electronic Bill Presentment With Terms and Conditions Link)

AMENDMENT RESPONSE TO OFFICE ACTION

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

Responsive to the Office Action dated March 20, 2007, the applicants submit the following amendments and remarks. In light of these amendments and remarks, the applicants respectfully assert that all of the claims are patentable, and request that the application be allowed.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 6 of this paper.